

# First Quarter 2025 U.S. Life Insurance Sales

## U.S. Retail Life Insurance Growth Rates by Product

	Percent Change 2024-2025				
		Annualized Premium	Face Amount	Number of Policies	Market Share by Premium*
Indexed UL	First Quarter 2025	11%	8%	7%	24%
	Year-to-date	11%	8%	7%	24%
Fixed UL	First Quarter 2025	-4%	-12%	-13%	6%
	Year-to-date	-4%	-12%	-13%	6%
Variable Universal Life	First Quarter 2025	41%	18%	6%	14%
	Year-to-date	41%	18%	6%	14%
Term	First Quarter 2025	-1%	1%	-2%	19%
	Year-to-date	-1%	1%	-2%	19%
Whole Life	First Quarter 2025	0%	-4%	2%	37%
	Year-to-date	0%	-4%	2%	37%
Total	First Quarter 2025	8%	1%	1%	100%
	Year-to-date	8%	1%	1%	100%

Sources: LIMRA's U.S. Retail Individual Life Insurance Sales Summary Report, First Quarter 2025  
\*Premium market share reflects industry estimates